



If You are a Victim of Identity Theft...



NOTIFY! NOTIFY! NOTIFY!

Credit Bureaus

Immediately call the fraud unit of the three reporting companies. Ask to have your account flagged and have a "Fraud Alert/Victim Impact" statement placed on your credit file, asking creditors to call you before granting credit.

Obtain the names and phone numbers of the businesses where fraudulent accounts have been opened.

Review your credit report with them; request a copy.

Creditors

Contact your creditors and those who provided credit fraudulently, by phone and in writing to inform them of the problem. Ask for replacement cards; close old or fraudulent accounts, obtain new account numbers and pin numbers.

Law Enforcement

Contact your local Police Department, file a report and obtain a case number. Most credit card companies and financial institutions will require that you file a police report.

Post Office

Notify the US Postal Inspector:

(A) if you think someone has fraudulently changed your address; (B) if your mail has been stolen

Notify the local Postmaster for that address and instruct them to forward all mail addressed to you to the correct address.

Federal Trade Commission

(FTC)

The FTC is the clearing house for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. The forms and advice for reporting identity theft are available from the Federal Trade Commission — you may call 1-877-438-4338 or go to their web site:

WWW.CONSUMER.GOV/IDTHEFT.

The Fair Credit Billing Act limits the liability due to fraud to \$50 per card if the creditor is notified within 60 days of the first billing containing Fraud. In response to growing concerns about identity theft Congress passed the Fair and Accurate Credit Transaction Act (F.A.C.T.). The law requires companies to cooperate with consumers who believe that someone is fraudulently using their identity. It requires retailers to record only the last 5 digits of your credit card on a receipt. The law also says that all consumers who request a credit report are entitled to a free copy each year from all three credit bureaus. It calls for a one-stop streamlined system for reporting, instead of having to notify all three Credit bureaus.

With the crime of identity theft continuing to grow at epidemic proportions along with everyday activities such as check writing, charging gas or mailing a letter as possible invitations to an identity thief, our focus needs to shift to looking at how we do these things...for patterns or practices that can lead to our identities being stolen. F.A.C.T. is helpful—however, prevention is still your best defense.